

Notice of Allowability**Application No.**

10/658,844

Applicant(s)

MORALES ET AL.

Examiner

Clement B. Graham

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 10/22/2008, and 6/1/2010.
2. ☒ The allowed claim(s) is/are 1-5, 11-14, 16 and 18-22.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying Indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☒ Interview Summary (PTO-413),
Paper No./Mail Date 5/26/10.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Karam Saab June 01, 2010 The Application has been amended as follows:

Claim 1 has been replaced by;

Claim 1 A computer-implemented method of producing a suspicious activity report, comprising:

storing by a computerized financial transaction system, configuration information wherein the configuration information configures the system to produce suspicious activity reports based on certain criteria, and wherein the certain criteria comprises both a mandatory SAR threshold and a SAR prompt threshold;

receiving by the computerized financial transaction system, transaction information comprising an amount of a transaction;

determining by the computerized financial transaction system, based on the transaction information and the certain criteria, whether a suspicious activity report is to be prepared, wherein determining whether the suspicious activity report is to be prepared comprises:

comparing by the computerized financial transaction system, the amount of the transaction to the mandatory SAR threshold; and

comparing by the computerized financial transaction system, the amount of the transaction to the SAR prompt threshold and, if triggered by the comparison, displaying a prompt that asks an operator if he wants to prepare a suspicious activity report; and

generating, by the computerized financial transaction system, a suspicious activity report containing at least some of the transaction information.

Claim 5 has been replaced by;

Claim 5 A computer-implemented method of producing a suspicious activity report, comprising:

storing, by a computerized financial transaction system, configuration information at wherein the configuration information configures the system to produce suspicious activity reports based on certain criteria and wherein the certain criteria comprises both a mandatory SAR threshold and a SAR prompt threshold;

receiving, by the computerized financial transaction system, transaction information, wherein the transaction information comprises an amount of a transaction;

determining, by the computerized financial transaction system, based on the transaction information and the certain criteria, whether a suspicious activity report is to be prepared, wherein determining whether the suspicious activity report is to be prepared comprises;

comparing, by the computerized financial transaction system, the amount of the transaction to the mandatory SAR threshold;

comparing, by the computerized financial transaction system, the amount of the transaction to the SAR prompt threshold; and

generating, by the computerized financial transaction system, a suspicious activity report containing at least some of the transaction information, wherein generating a suspicious activity report comprises:

printing, by the computerized financial transaction system, a suspicious activity report having a portion of the additional information and also having blanks for receiving additional suspicious activity report information.

Claim 12 has been replaced by;

Claim 12 The method of claim 1, further comprising printing a report relating to suspicious activity reports produced at a transaction processing device during a period of time.

Claim 13 has been replaced by;

Claim 13 The method of claim 1, wherein a transaction processing device is configured to print money orders.

Claim 14 has been replaced by;

Claim 14 A computerized transaction processing device, comprising:
an input device arranged to receive transaction information and SAR information;
a display screen arranged to display information to an operator; and
application software that programs the transaction device to:
store configuration information, wherein the configuration information configures the device to produce suspicious activity reports based on certain criteria, wherein the certain criteria comprises both a SAR prompt threshold and a mandatory SAR threshold;
receive transaction information, wherein the transaction information comprises an amount of a transaction;
determine based on the transaction information and the certain criteria, whether a suspicious activity report is to be prepared, wherein determining whether the suspicious activity report is to be prepared comprises:
comparing the amount of the transaction to the mandatory SAR threshold; and
comparing the amount of the transaction to the SAR prompt threshold; and
generate a suspicious activity report containing at least some of the transaction information.

Allowable Subject Matter

2. Claims 1-5, 11-14, 16, 18-22 are allowable over the prior art of record and has argued by Applicant's representative in their response 10/22/2008.

3. The following is a statement of reasons for indication of allowable subject matter. The prior art fails to teach, or suggest, the limitations of:
comparing by the computerized financial transaction system, the amount of the transaction to the mandatory SAR threshold and comparing by the computerized financial transaction system, the amount of the transaction to the SAR prompt threshold and, if triggered by the comparison, displaying a prompt that asks an operator if he wants to prepare a suspicious activity report; and generating by the computerized financial transaction system, a suspicious activity report containing at least some of the transaction information” as recited in the method, system or apparatus claims "(as recited in independent Claims 1, 5 and 14).

Lawrance (US Pub: No: 2004/0024693) discloses “a computerized risk management method and system for facilitating analysis and quantification of risk associated with a risk subject on a proprietary basis. A proprietary risk management system combines gathered information with information received from a source such as an automated risk management clearinghouse system and maintains a database to relate risk variables and calculate a measurement of risk. The measurement, which can be a risk quotient or other rating based upon a weighted algorithm applied to the risk variables, is indicative of risk associated with the risk subject. Actions commensurate with a risk quotient can be presented to a user to facilitate management of risk associated with a particular entity or transaction or other transaction. A stored history can be created to mitigate adverse effects relating to a problematic transaction“. Neither this Publication, alone nor in combination with others, disclose nor teach the feature of “comparing by the computerized financial transaction system, the amount of the transaction to the mandatory SAR threshold and comparing by the computerized financial transaction system, the amount of the transaction to the SAR prompt threshold and, if triggered by the comparison, displaying a prompt that asks an operator if he wants to prepare a suspicious activity report and generating by the computerized financial transaction system, a suspicious activity report containing at least some of the transaction information” (as recited in Claims 1, 5, 14).

Lawrance et al (US Pub: No: 20040006532) discloses a method and system for facilitating the identification, investigation, assessment and management of legal, regulatory, financial and reputational risks ("Risks"). In particular, the present invention relates to a

computerized system and method to assess risk associated with making a resource available via a computerized network, such as the Internet”.

Neither this Publication, alone nor in combination with others, disclose nor teach the feature of “comparing by the computerized financial transaction system, the amount of the transaction to the mandatory SAR threshold and comparing by the computerized financial transaction system, the amount of the transaction to the SAR prompt threshold and, if triggered by the comparison, displaying a prompt that asks an operator if he wants to prepare a suspicious activity report; and generating by the computerized financial transaction system, a suspicious activity report” (as recited in Claims 1, 5, 14)”.

Partiers are told to be alert in celebrations; [Metro Edition] Amy Dorsett, San Antonio Express-News, San Antonio, Tex.: Apr 18, 2003, pg. 23.A) discloses With Fiesta organizers estimating 3 million people will filter through San Antonio streets for this year's event, police officers have been put on heightened alert and are urging partygoers to keep an eye out for suspicious activity. Fiesta - the city's annual, confetti-filled party - officially kicks off Saturday and will include nine days of revelry, such as parades, carnivals, festivals and countless cascarron-bustings. If someone does spot suspicious activities, [Rudy Gonzales] urges that person to find an officer and report it. He said uniformed officers are being urged to wear their hats so they'll be more visible in thick Fiesta crowds.

Neither this non-patent literature, alone nor in combination with others, disclose nor teach the feature of “comparing by the computerized financial transaction system, the amount of the transaction to the mandatory SAR threshold and comparing by the computerized financial transaction system, the amount of the transaction to the SAR prompt threshold and, if triggered by the comparison, displaying a prompt that asks an operator if he wants to prepare a suspicious activity report and generating by the computerized financial transaction system, a suspicious activity report containing at least some of the transaction information” (as recited in Claims 1, 5, 14).

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Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B. Graham whose telephone number is 571-272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

C GRAHAM

Art Unit 3691

May 19, 2010

/Hani M. Kazimi/

Primary Examiner, Art Unit 3691